

**Information to identify the case:**

Debtor 1	Milton Clemons	Social Security number or ITIN xxx-xx-9915
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Edna Clemons	Social Security number or ITIN xxx-xx-3523
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 11-43491-ABA		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Milton Clemons

Edna Clemons

5/2/17

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
Milton Clemons  
Edna Clemons  
Debtors

Case No. 11-43491-ABA  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: 3180W

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Total Noticed: 40

Date Rcvd: May 02, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 04, 2017.

db/jdb +Milton Clemons, Edna Clemons, 106 West Oxford Street, Vineland, NJ 08360-2723  
512548477 +A-1 Collections Service, PO Box 7837, Trenton, NJ 08628-0837  
512548478 +Accounts Receivables Management, 155 Midatlantic Parkway, Thoroughfare, NJ 08066-1859  
512548479 +Affiliated Podiatrists Of SJ, 238 Chestnut Avenue, Vineland, NJ 08360-5595  
512548481 +Ambulatory Care Center, PO Box 415865, Boston, MA 02241-5865  
512548483 +Arthritis Rheumatology Assoc, PO Box 2697, Vineland, NJ 08362-2697  
512548484 +Bankcard Services, PO Box 23065, Columbus, GA 31902-3065  
512548487 +++++CENTER FOR DIAGNOSTIC IMAGING, 1450 E CHESTNUT AVE STE 4C, VINELAND NJ 08361-8469  
(address filed with court: Center For Diagnostic Imaging, 1550 East Chestnut Avenue,  
Suite 4C, Vineland, NJ 08360)  
512548486 +Care Payment, PO Box 20337, Portland, OR 97294-0337  
512548488 +Cumberland Cardiology, 2848 SOUTH Delsea Drive, Suite 4A, Vineland, NJ 08360-7042  
512548489 +Danon Systems, Po Box 2240, Burlington, NC 27216-2240  
512548491 +FMS Inc, PO Box 707600, Tulsa, OK 74170-7600  
512548495 +Lab Corp, PO Box 2240, Burlington, NC 27216-2240  
512857336 +MidFirst Bank c/o Zucker Goldberg & Ackerman, 200 Sheffied Street, Suit 301,  
Mountainside, NJ 07092-2315  
512548496 +Midland Mortgage, Customer Service, PO Box 26648, Oklahoma City, OK 73126-0648  
512548497 NCO Financial Services, 20 East Clementon Road, #102 North, Gibbsboro, NJ 08026  
512744048 +New Century Financial Services,Inc., successor in int.to GE Money Bank,  
c/o Pressler and Pressler, LLP, 7 Entin Road, Parsippany NJ 07054-5020  
512548500 +Pinnacle Mid Atlantic, PO Box 650782, Dallas, TX 75265-0782  
512548501 +Regional Diagnostic Imaging, PO Box 382, Huntingdon, PA 16652-0382  
512548502 +South Jersey Anesthesia, PO Box 766, Woodbury, NJ 08096-7766  
512548503 +South Jersey Hospital, PO Box 48274, Newark, NJ 07101-8474  
512548504 Wisda Eye Care, 1318 East Main Road, Building 2 Suite A, Vineland, NJ 08360

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov May 02 2017 22:30:34 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov May 02 2017 22:30:30 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
512548482 +EDI: RMCB.COM May 02 2017 22:08:00 AMCA, PO Box 1235, Elmsford, NY 10523-0935  
512548480 +EDI: AFNIRECOVERY.COM May 02 2017 22:08:00 Afni, 404 Brock Drive, PO Box 3097,  
Bloomington, IL 61702-3097  
512557624 +EDI: AFNIRECOVERY.COM May 02 2017 22:08:00 Afni, Inc., PO Box 3667,  
Bloomington, IL 61702-3667  
512548485 +E-mail/Text: cms-bk@cms-collect.com May 02 2017 22:30:17 Capital Management Services,  
726 Exchange Street, Suite 700, Buffalo, NY 14210-1464  
512548490 +E-mail/Text: j.simonson@everprof.com May 02 2017 22:30:31 Evergreen Professional Recoveries,  
12100 NE 195th Street #325, Bothell, WA 98011-5768  
512548492 +EDI: RMSC.COM May 02 2017 22:08:00 GE Money Bank, PO Box 960004, Orlando, FL 32896-0004  
512565744 E-mail/Text: bankruptcy@hccredit.com May 02 2017 22:31:21 HC Processing Center,  
PO Box 829, Springdale, AR 72765-0829  
512548493 +E-mail/Text: bankruptcy@hccredit.com May 02 2017 22:31:21 HC Processing Center,  
Asset Recovery Department, PO Box 829, Springdale, AZ 72765-0829  
512548494 +EDI: RMSC.COM May 02 2017 22:08:00 JC Penny, PO Box 960090, Orlando, FL 32896-0090  
513571880 EDI: AIS.COM May 02 2017 22:08:00 Midland Funding LLC, by American InfoSource LP as agent,  
PO Box 4457, Houston, TX 77210-4457  
512548498 +E-mail/Text: egssupportservices@egscorp.com May 02 2017 22:30:44 NCO Financial Services,  
507 Prudential Road, Horsham, PA 19044-2308  
512548499 +E-mail/Text: bankruptcynotices@cbecompanies.com May 02 2017 22:30:51  
Nelson Watson And Associates, 80 Merrimack Street Lower Level, Haverhill, MA 01830-5211  
512825110 EDI: PRA.COM May 02 2017 22:08:00 Portfolio Recovery Associates, LLC, c/o Ge Money Bank,  
POB 41067, Norfolk VA 23541  
512659418 E-mail/Text: ebn@vativrecovery.com May 02 2017 22:30:15 Palisades Acquisition IX, LLC,  
Vativ Recovery Solutions LLC, dba SMC, As Agent For Palisades Acquisition IX, L,  
PO Box 40728, Houston TX 77240-0728  
512781844 EDI: RECOVERYCORP.COM May 02 2017 22:08:00 Portfolio Investments I LLC,  
c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605  
512644760 EDI: Q3G.COM May 02 2017 22:08:00 Quantum3 Group LLC as agent for,  
Galaxy International Purchasing LLC, PO Box 788, Kirkland, WA 98083-0788  
TOTAL: 18

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-1

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 40

Date Rcvd: May 02, 2017

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 04, 2017

Signature: /s/Joseph Speetjens

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 2, 2017 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor MidFirst Bank bnicholas@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
Brian C. Nicholas on behalf of Creditor MIDFIRST BANK bnicholas@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
Denise E. Carlon on behalf of Creditor MidFirst Bank dcarlon@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Joshua I. Goldman on behalf of Creditor MidFirst Bank jgoldman@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
Moshe Rothenberg on behalf of Joint Debtor Edna Clemons mosherothenbergbkesq@gmail.com,  
alyson@mosherothenberg.com  
Moshe Rothenberg on behalf of Debtor Milton Clemons mosherothenbergbkesq@gmail.com,  
alyson@mosherothenberg.com

TOTAL: 8